

**C L A I M S**

1. Financial product, in which an amount of money is provided as a loan principal in return for, at least partially, the obligation to make periodical payments on the loan during a term, wherein the amount of the periodical payments is index-linked during at least a part of the loan term to an index number, which refers to economical development and wherein the interest rate has a long term fixed character.
2. Financial product according to claim 1, wherein the index number is a price index number.
3. Financial product according to claim 2, wherein the index number is determined by the average inflation over an elapsed period.
4. Financial product according to claim 2, wherein the index number is calculated as a function of a forecasted annual inflation.
5. Financial product according to claim 4, wherein the index number has a long term fixed character.
6. Financial product according to claim 1, wherein the frequency of the obligatory periodical loan payments are set on a monthly basis and that the amount of the monthly loan payment is annually adjusted on basis of an index number.
7. Financial product according to claim 2, wherein the frequency of the obligatory periodical loan payments is set on a monthly basis and that the amount of the monthly loan payment is annually adjusted on basis of an index number.
8. Financial product according to claim 3, wherein the frequency of the obligatory periodical loan payments is set on a monthly basis and that the amount of the monthly loan payment is annually adjusted on basis of an index number.
9. Financial product according to claim 4, wherein the frequency of the obligatory periodical loan payments is set on a monthly basis and that the amount of the monthly loan payment is annually adjusted on basis of an index number.

10. Financial product according to claim 5, wherein the frequency of the obligatory periodical loan payments is set on a monthly basis and that the amount of the monthly loan payment is annually adjusted on basis of an index number.
11. Financial product according to claim 6, wherein the amount of the periodical loan payment is fixed for the period of a year until an annual adjustment.
12. Financial product according to claim 7, wherein the amount of the periodical loan payment is fixed for the period of a year until an annual adjustment.
13. Financial product according to claim 8, wherein the amount of the periodical loan payment is fixed for the period of a year until an annual adjustment.
14. Financial product according to claim 9, wherein the amount of the periodical loan payment is fixed for the period of a year until an annual adjustment.
15. Financial product according to claim 10, wherein the amount of the periodical loan payment is fixed for the period of a year until an annual adjustment.
16. Financial product according to claim 1, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.
17. Financial product according to claim 2, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.
18. Financial product according to claim 3, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

19. Financial product according to claim 4, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

20. Financial product according to claim 6, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

21. Financial product according to claim 7, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

22. Financial product according to claim 8, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt to be negative in case of a fixed term.

23. Financial product according to claim 9, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

24. Financial product according to claim 11, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt to be negative in case of a fixed term.

25. Financial product according to claim 12, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

26. Financial product according to claim 13, wherein an allowed fluctuation of

the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.

27. Financial product according to claim 14, wherein an allowed fluctuation of the index number affects either the term of the loan or the debt remaining at the end of said term, allowing said debt in case of a fixed term to be negative in the sense of constituting a surplus value in favour of the borrower.